SERFF Tracking #: UHLC-132190630 State Tracking #: Company Tracking #: FM19-0888

State: District of Columbia Filing Company: UnitedHealthcare Insurance Company

TOI/Sub-TOI: MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.012 Multi-Plan 2010

Product Name: Group Medicare Supplement Plans

Project Name/Number: Advertising/FM19-0888

Filing at a Glance

Company: UnitedHealthcare Insurance Company
Product Name: Group Medicare Supplement Plans

State: District of Columbia

TOI: MS08G Group Medicare Supplement - Standard Plans 2010

Sub-TOI: MS08G.012 Multi-Plan 2010

Filing Type: Form

Date Submitted: 12/16/2019

SERFF Tr Num: UHLC-132190630

SERFF Status: Assigned

State Tr Num:

State Status:

Co Tr Num: FM19-0888

Implementation

Date Requested:

Author(s): Michelle Ambach, Tammy Frederick, Bobbie Walton, Lisa Muhammad

Reviewer(s): Colin Johnson (primary), RaShaunda Benson

Disposition Date:
Disposition Status:
Implementation Date:

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General Information

Project Name: Advertising Status of Filing in Domicile: Not Filed

Project Number: FM19-0888 Date Approved in Domicile: Requested Filing Mode: Review & Approval Domicile Status Comments:

Explanation for Combination/Other: Market Type: Group

Submission Type: New Submission Group Market Size: Large Group Market Type: Association Overall Rate Impact:

Filing Status Changed: 12/17/2019

State Status Changed: Deemer Date:

Created By: Tammy Frederick Submitted By: Tammy Frederick

Corresponding Filing Tracking Number:

Filing Description:

Submitted for your review is advertising for use in connection with the AARP group health insurance plans. The enclosed advertising is new and does not replace any previously submitted advertisement. The material included within this filing is an Invitation to Inquire.

Company and Contact

Filing Contact Information

Tammy Frederick, Compliance Tamara_M_Frederick@uhc.com

680 Blair Mill Rd. 215-902-8460 [Phone] Horsham, PA 19044 215-902-8813 [FAX]

Filing Company Information

UnitedHealthcare Insurance CoCode: 79413 State of Domicile: Connecticut

Company Group Code: 707 Company Type: Life and

185 Asylum Street Group Name: Health

Hartford, CT 06103 FEIN Number: 36-2739571 State ID Number: 79413

(860) 702-5000 ext. [Phone]

Filing Fees

Fee Required? No Retaliatory? No

Fee Explanation:

SERFF Tracking #: UHLC-132190630 State Tracking #: Company Tracking #: FM19-0888

State: District of Columbia Filing Company: UnitedHealthcare Insurance Company

TOI/Sub-TOI: MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.012 Multi-Plan 2010

Product Name: Group Medicare Supplement Plans

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Form Schedule

Lead Form Number: PT10028S3									
Item	Schedule Item	Form	Form	Form	Form	Action Specific	Readability		
No.	Status	Name	Number	Туре	Action	Data	Score	Attachments	
1		Agent 2020 S3 Sales Presentation	PT10028S3	ADV	Initial		45.000	PT10028S3.pdf	

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NAP	Network Access Plan
NOC	Notice of Coverage	ОТН	Other
OUT	Outline of Coverage	PJK	Policy Jacket
POL	Policy/Contract/Fraternal Certificate	POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider
PRC	Provider Contract/Provider Addendum/Provider Leading Agreement	PRD	Provider Directory





Medicare supplement plans help with some of the out-of-pocket costs not paid by Medicare.



[Licensed insurance agent/producer contracted with UnitedHealthcare Insurance Company and not an employee or agent of AARP. Authorized to offer AARP Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company.]
PT10028S3

Let's talk.

1 Understand the relationship.

Learn about the relationship between

AARP and UnitedHealthcare.

Learn about your choices.

Get to know the different parts of Medicare, what's covered and what you may have to pay for.

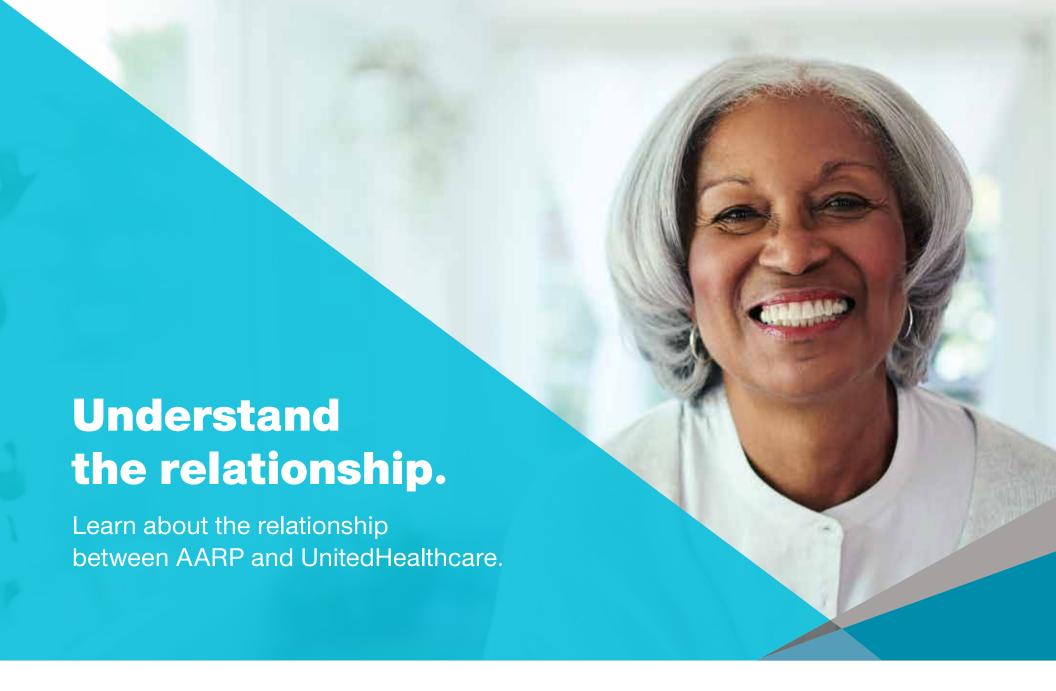
Get coverage in addition to Medicare.

Explore your AARP Medicare
Supplement Insurance Plan options
and learn how to apply.

Choose the right plan for you.

Discover which AARP Medicare Supplement Insurance Plan best fits your needs and budget.







The relationship between **AARP** and UnitedHealthcare.



UnitedHealthcare*

With more than 40 years of experience and an ["A"] rating by A.M. Best,* UnitedHealthcare covers more people with Medicare supplement plans nationwide than any other individual insurance carrier.**

AARP Medicare Supplement Plans

These plans are the only Medicare supplement plans to carry the AARP name. Any product or service that carries the AARP brand has been carefully evaluated and selected as one that meets the high service and real quality standards of AARP.



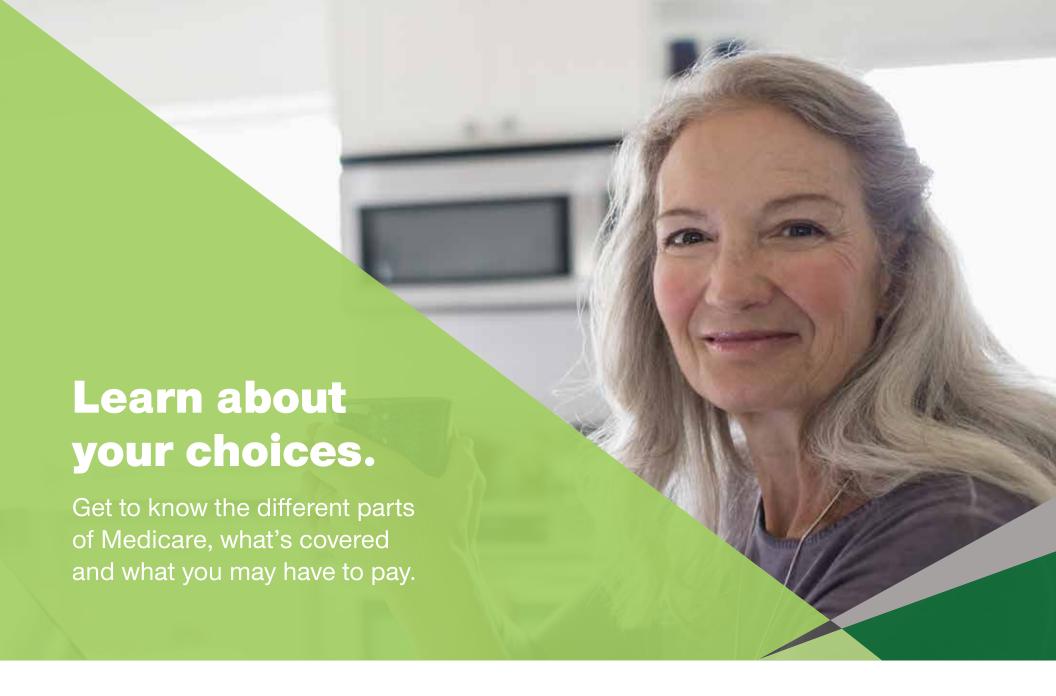
Serving the needs of Americans age 50 and over, AARP cares about people and serves them with compassion. AARP tackles the issues that matter most to you, your family, and your community.

AARP endorses the AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company, UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP does not employ or endorse agents, brokers or producers.

AARP Medicare Supplement from UnitedHealthcare

^{[*}A.M. Best affirmed UnitedHealthcare Insurance Company's financial strength rating of "A" (Excellent) and maintained a "Stable" outlook on March 15, 2019. The rating refers only to the overall financial status of the company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company. www.ambest.com.

^{[**} From a report prepared for UnitedHealthcare Insurance Company by Mark Farrah Associates, "December 2018 Medigap Enrollment & Market Share," April 2019, www.uhcmedsupstats.com or call 1-800-523-5800 to request a copy of the full report.]

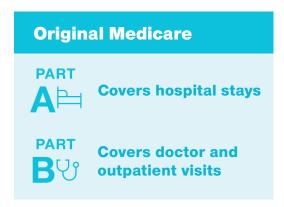


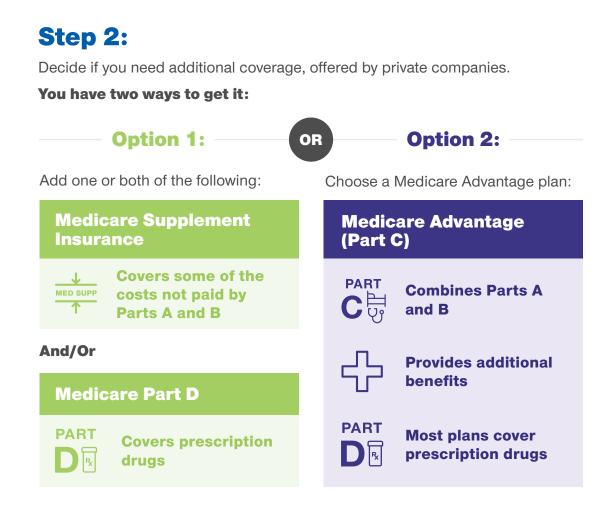


These are your Medicare options.

Step 1:

Enroll in government-provided Original Medicare when you become eligible.





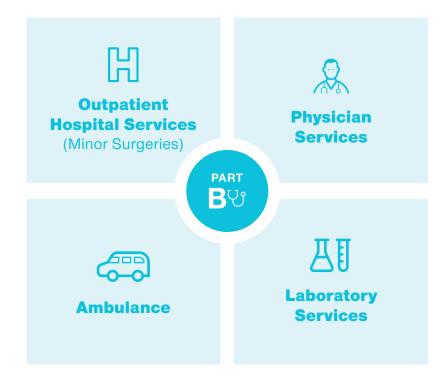


What do Medicare Parts A and B cover?



Also covers:

- Hospice care
- Some blood for transfusions during inpatient care



Also covers:

- Blood
- Home health care
- Outpatient mental health
- Medically necessary durable medical equipment (wheelchairs, oxygen, etc.)
- Outpatient physical, occupational and speech-language therapy
- Some preventive care (e.g., flu and pneumonia shots)



What does Medicare Part A pay?

Service	Medicare Part A Pays	Your Cost Share		
	Days 1-60: All but [\$1,408]	[\$1,408]		
	Days 61-90: All but [\$352] per day	[\$352] per day		
Hospitalization	Days 91-150: (Lifetime Reserve Days) All but [\$704] per day	[\$704] per day		
	Nothing beyond 150 days (After using Lifetime Reserve Days)	All costs for the remainder of your stay		
	First 3 pints of blood: \$0	100%		
	Days 1-20: 100% of approved amount	Nothing		
Skilled Nursing Facility Care	Days 21-100: All but [\$176] per day	[\$176] per day		
	Days 100+: No benefit	All costs for the remainder of your stay		

A Medicare supplement plan may help pay some of the costs that Medicare doesn't.

Information in this chart reflects cost and cost-sharing information from [2020].



What does Medicare Part B pay?

Service	Medicare Part B Pays	Your Cost Share		
Medical Expenses,	About 80% of the approved amount	[\$198] deductible per calendar year		
Outpatient Hospital Expenses	(once the annual deductible has been met)	About 20% of the approved amount		

A Medicare supplement plan may help cover some or all of your cost share.

These costs are in addition to the monthly Medicare Part B premium, which you will need to pay. The Medicare Part B premium amount is based on your income.

Information in this chart reflects cost and cost-sharing information from [2020].







What are Medicare supplement insurance plans?

Plans for people on Medicare Parts A and B who want help paying some of the health care costs not covered by Original Medicare, like coinsurance, copayments and deductibles.



Why choose a Medicare supplement insurance plan?



Your coverage travels with you.

Your coverage goes with you when traveling anywhere in the U.S. and is guaranteed to continue as long as you pay your premium when due.*



It can make budgeting easier.

Helps you manage some of the out-of-pocket costs that Medicare Parts A and B don't pay.



You'll have access to many doctors.

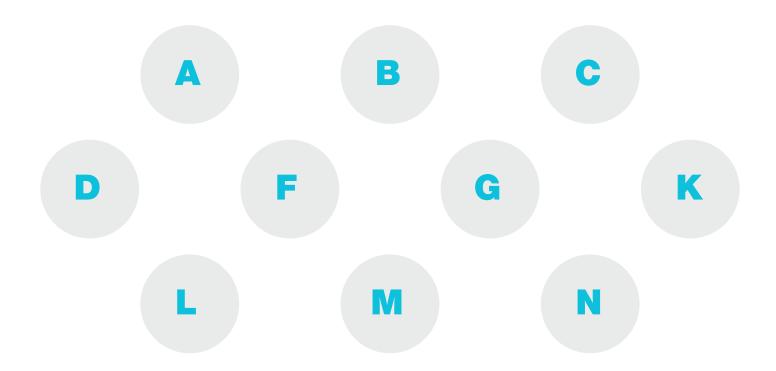
You'll be able to visit any hospital or physician that accepts Medicare patients. And start off with a 30-day "free look" period.



^{*}You also do not misstate one or more material facts when you apply for this plan.

Benefit levels vary by plan.

Medicare supplement plans are named with letters of the alphabet. Typically, the more comprehensive the coverage, the higher the monthly premium.



Plans are regulated according to federal and state laws.



Are you eligible?

If you can answer yes to these questions, then you are eligible to apply!



Will you be enrolled in Medicare Parts A and B at the time your coverage begins?

AND



Are you a resident of the state in which you are applying for coverage?

AND



Are you age 65 or older?



How does MACRA affect my options?

The Medicare Access and CHIP Reauthorization Act (MACRA) of 2015 is changing Medicare Supplement Plan C and Plan F that cover the Part B deductible for anyone eligible after January 1st, 2020.



Did you turn 65 before January 1, 2020?

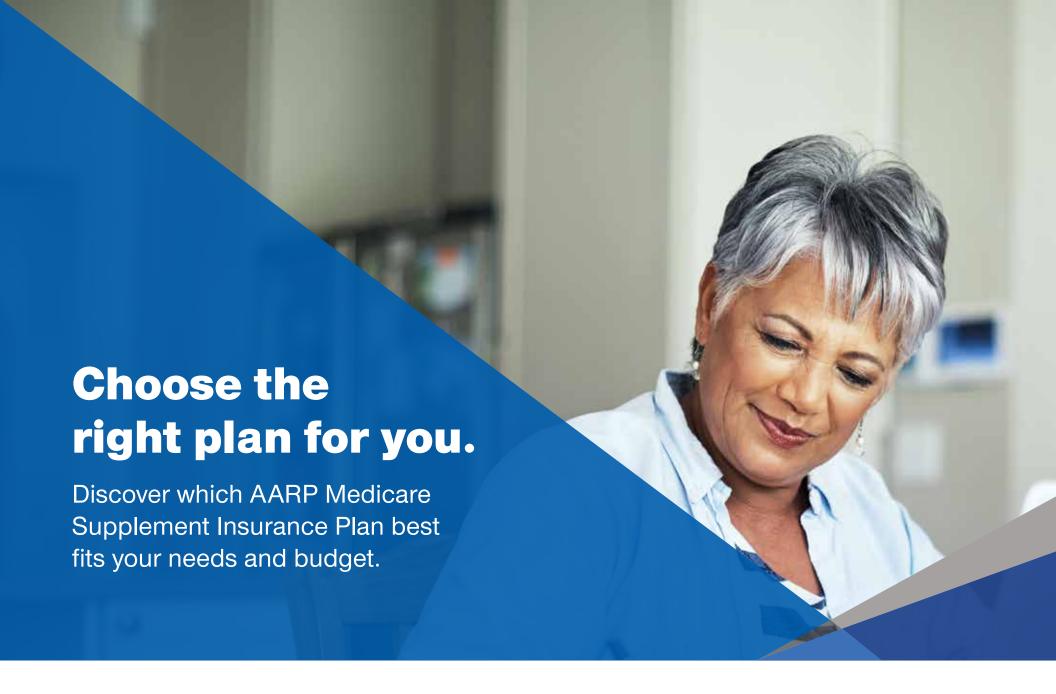
If yes, you can enroll in Plans F or C even after 2020 and can keep your plan as long as you choose.



Do you turn 65 on or after January 1, 2020?

You will only be able to purchase Medicare Supplement Insurance Plans F or C if you have a Medicare Part A effective date prior to 2020.







What to expect.



Stability

- The only Medicare supplement plans endorsed by AARP
- Offering Medicare supplement plans in all states and most U.S. territories
- The largest Medicare supplement plan, with [1 in 3] Medicare beneficiaries nationwide enrolled in an AARP Medicare Supplement Plan¹



Service

- [95%] of insured members are satisfied with their AARP Medicare Supplement Plan²
- Currently, insured members may change plans at any time³
- [98%] of claims are processed in 10 days or less⁴
- [95%] of active insured members currently renew their AARP Medicare Supplement Insurance Plans⁴

[¹From a report prepared for UnitedHealthcare Insurance Company by Mark Farrah Associates, "December 2018 Medigap Enrollment & Market Share," April 2019, www.uhcmedsupstats.com or call 1-800-523-5800 to request a copy of the full report.]

[2From a report prepared for UnitedHealthcare Insurance Company by Gongos, Inc., "2019 Medicare Supplement Insurance Plan Satisfaction Posted Questionnaire," March 2019, www.uhcmedsupstats.com or call 1-800-523-5800 to request a copy of the full report.]

³If you choose to change plans, you may be underwritten and may not be accepted into the plan if you are outside of the Medicare Supplement Open Enrollment or Guaranteed Issue Periods or, if accepted, your rates may change.

[4From a report prepared for UnitedHealthcare Insurance Company by Gongos, Inc., "Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans," June 2019, www.uhcmedsupstats.com or call 1-800-523-5800 to request a copy of the full report.]



What to expect.



Value

- Exclusive member services available at no additional cost to you¹
- Affordable, competitive rates²



Experience

- Trusted by [more than 4.5 million] members²
- Backed by the experience and expertise of UnitedHealthcare
- [9 out of 10] plan holders would recommend their plan to a friend or family member³

^{[3}From a report prepared for UnitedHealthcare Insurance Company by Gongos, Inc., "2019 Medicare Supplement Insurance Plan Satisfaction Posted Questionnaire," March 2019, www.uhcmedsupstats.com or call 1-800-523-5800 to request a copy of the full report.]



¹These are additional insured member services apart from the AARP Medicare Supplement Plan benefits, are not insurance programs, are subject to geographical availability, and may be discontinued at any time.

^{[2}From a report prepared for UnitedHealthcare Insurance Company by Gongos, Inc., "Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans," June 2019, www.uhcmedsupstats.com or call 1-800-523-5800 to request a copy of the full report.]

Your AARP Medicare Supplement Plan options:

	most to least comprehensive							
Description of service	G	N	L	K	В	A	F ¹	C¹
Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)	⋞	√	<	∜	∜	<	✓	∜
Medicare Part A deductible	4	4	75%	50%	4		4	
Medicare Part B coinsurance or copayment	4	Copay ²	75%³	50% ³	4	4	4	
Medicare Part B deductible							4	\checkmark
Medicare Part B excess charges							4	
Blood (first three pints)	4	4	75%	50%	4	4	4	4
Foreign travel emergency (up to plan limits) ⁴	80%	80%					80%	80%
Hospice care coinsurance or copayment	4	≪	75%	50%	\checkmark	4	4	\checkmark
Skilled nursing facility coinsurance		4	75%	50%				\checkmark
[2020] out-of-pocket limit (Plans K and L only) ⁵			[\$2,940]	[\$5,880]				

¹NOTE: IMPORTANT: Plans C and F are only available to eligible Applicants (a) with a 65th birthday prior to 1/1/2020 or (b) who will be age 65 or older on or after 1/1/2020 with a Medicare Part A effective date prior to 1/1/2020. Please call a licensed insurance agent/producer if you have any questions [1-800-392-7537].

²Plan N pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that don't result in an inpatient admission.

Chart reflects [2020] data.



³While most Medicare supplement insurance plans do not have an annual out-of-pocket maximum, [2020] Plan K has an out-of-pocket maximum of [\$5,880] and Plan L has an out-of-pocket maximum of [\$2,940]. Services under Plan K and Plan L that do not count toward out-of-pocket maximums include Part B excess charges and any service not covered by Medicare. After you meet your out-of-pocket yearly limit and your yearly Part B deductible [(\$198 in 2020)], the Medicare supplement plans pay 100% of covered services for the rest of the calendar year. Exception: Plans K and L will pay 100% of Part B coinsurance for preventive services covered by Medicare.

⁴Beneficiaries must pay a separate deductible for a foreign travel emergency (\$250 per year) and a lifetime maximum benefit of \$50,000 applies.

⁵The plan pays 100% of covered services for the rest of the calendar year once beneficiaries have paid the out of pocket annual limit and annual Part B deductible [(\$198 in 2020)].

Prefer to have more benefits and less out-of-pocket expense?

Description of service	G	C¹	F ¹
Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)	✓	<	<
Medicare Part A deductible	✓	✓	<
Medicare Part B coinsurance or copayment	<	✓	<
Medicare Part B deductible		✓	<
Medicare Part B excess charges	<		<
Blood (first three pints)	<	✓	<
Foreign travel emergency (up to plan limits) ²	80%	80%	80%
Hospice care coinsurance or copayment	<	✓	<
Skilled nursing facility coinsurance	<	<	<

If yes, then plans G, C or F may be right for you. These plans typically have a higher premium, for the additional benefits.

¹NOTE: IMPORTANT: Plans C and F are only available to eligible Applicants (a) with a 65th birthday prior to 1/1/2020 or (b) who will be age 65 or older on or after 1/1/2020 with a Medicare Part A effective date prior to 1/1/2020. Please call a licensed insurance agent/producer if you have any questions [1-800-392-7537].

²Beneficiaries must pay a separate deductible for a foreign travel emergency (\$250 per year) and a lifetime maximum benefit of \$50,000 applies.

Chart reflects [2020] data.

Medicare Supplement

PT10028S3

from UnitedHealthcare

Prefer to have a lower monthly premium with out-of-pocket expenses based on your need?

Description of service	A	В	K	L	N
Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)	<	4	4	~	✓
Medicare Part A deductible		✓	50%	75%	<
Medicare Part B coinsurance or copayment	4	✓	50%¹	75%¹	Copay ²
Medicare Part B deductible					
Medicare Part B excess charges					
Blood (first three pints)	✓	✓	50%	75%	<
Foreign travel emergency (up to plan limits) ³					80%
Hospice care coinsurance or copayment	✓	✓	50%	75%	✓
Skilled nursing facility coinsurance			50%	75%	✓
[2020] Out of pocket limit (Plans K and L only) ⁴			[\$5,880]	[\$2,940]	

If yes, then plans A, B, K, L or N may be right for you.

from UnitedHealthcare

PT10028S3

¹EXCEPTION: Plans K and L will pay 100% of Part B coinsurance for preventive services covered by Medicare.

²Plan N pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that don't result in an inpatient admission.

³Beneficiaries must pay a separate deductible for a foreign travel emergency (\$250 per year) and a lifetime maximum benefit of \$50,000 applies.

⁴The plan pays 100% of covered services for the rest of the calendar year once beneficiaries have paid the out of pocket annual limit and annual Part B deductible [(\$198 in 2020)]. Chart reflects [2020] data.

ARP* | Medicare Supplement

A Medicare supplement plan in action.



Meet Allen.

He has osteoporosis and broke his leg when he fell getting out of the shower. After being hospitalized for several days, he was released to a skilled nursing facility for an additional 22 covered days. During this time he also had two follow-up appointments with his doctor. This is a cost comparison of what Allen could expect to pay out of pocket under different Medicare supplement plans.

Description of service	Original Medicare (Parts A & B)	Medicare Supplement Plan N	Medicare Supplement Plan G
Part A deductible for hospital stay	[\$1,408]	\$0	\$0
Part A coinsurance for two days in a skilled nursing facility (Days 1–20 are paid by Medicare. Days 21 and 22 are paid by Medicare, except for 2 coinsurance days (2 days at [\$176]/day).)	[\$352]	\$0	\$0
Part B deductible (Assumes Allen has not satisfied his Part B deductible for the year)	[\$198]	[\$198]	[\$198]
Part B coinsurance/copayment (20% of the Medicare-approved amount)	[\$39.60]	[\$40]	\$0
Total Allen pays	[\$1,997.60]	[\$238]	<mark>[</mark> \$198]

The situation above is fictitious and for illustrative purposes only.

Information in this chart reflects cost and cost-sharing information from [2020]. In this example, the Medicare-approved amount for each doctor visit is [\$198] and the doctor accepts Medicare's assignment.

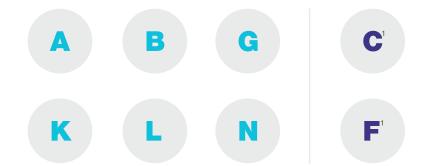


Plan Highlights



Highlights and availability

- AARP Medicare Supplement Insurance Plans A, B, C,
 F, G, K, L, and N are available in [state] if you are age
 65 or older.
- Plans are competitively priced.



Discounts available for insured members

SAVE \$2

You can take \$2 off the total monthly household premium if you pay your premium through EFT (electronic funds transfer).

SAVE 5%

On the total monthly premium if more than one member in a household enrolls.

SAVE \$24 per year

You can take \$24 off your annual household premium amount if you pay your full premium amount at once.

¹Plans C and F are only available to eligible Applicants (a) with a 65th birthday prior to 1/1/2020 or (b) who will be age 65 or older on or after 1/1/2020 with a Medicare Part A effective date prior to 1/1/2020. Please call a licensed insurance agent/producer if you have any questions [1-800-392-7537].



Get value-added services.*



SilverSneakers® Fitness Program

Live healthier with free access to fitness centers and classes.

- Use 13,000+ participating fitness locations, with access to exercise equipment, group fitness classes, social activities and more.
- Take signature group exercise classes designed just for you and led by certified instructors.
- SilverSneakers FLEX™ Community Classes offer additional options such as Latin dance, tai chi and yoga. Self-directed physical activity programs are offered for members who want to work out at home or for those who can't get to a fitness location.

Visit SilverSneakers.com to find a fitness center location near you or to get more information.



AARP® Staying Sharp‡‡

An online brain health program that helps support a healthy brain lifestyle. AARP Staying Sharp includes:

- A brain health assessment
- Brain-healthy recipes
- Brain-boosting activities
- Articles and brain games designed to help brain health

^{*}These are additional services, apart from the AARP Medicare Supplement Insurance Plan benefits, are not insurance programs, are subject to geographic availability and may be discontinued at any time.



Get value-added services.* (continued)



24/7 Nurse Line⁺

Speak directly with registered nurses, toll-free, 24 hours a day, 365 days a year.



Hearing Care Program by HearUSA††

A discount on hearing aids and access to screenings by certified HearUSA hearing care providers. The Hearing Care Program by HearUSA includes:

- The AARP member rate plus an additional \$100 discount on hearing devices in the top 5 tiers of technology and features, ranging from standard to premium
- Extended warranties on many of HearUSA's digital hearing aids
- Your very own hearing health support team



AARP® Vision Discounts provided by EyeMed[‡]

As an AARP Medicare Supplement plan holder, you have access to exclusive savings on eye health services that include:

- Routine eye exams for just [\$50]§
- Only at LensCrafters, take an additional [\$50] off the AARP Vision Discount or best in-store offer on progressive lenses with frame purchase^{||}

^{*}These are additional services, apart from the AARP Medicare Supplement Insurance Plan benefits, are not insurance programs, are subject to geographic availability and may be discontinued at any time.



AARP Membership Benefits

AARP membership provides:



Access to exclusive discounts on everyday items like groceries, car repair and electronics.



Health and wellness discounts for costs such as pharmacy, health supplies and vision.



A subscription to the award-winning **AARP The Magazine** and **AARP Bulletin**.



Travel discounts, from car rentals and hotels to flights and cruises.



Important information on health, Medicare, Social Security and much more.



You must be an AARP member to enroll in an AARP Medicare Supplement Plan.

AARP membership is available to individuals age 50 and older and can include up to two members in one household.



Questions? I'm here to help.



What's next?

Whether you already know what plan you'd like to purchase or are still looking for information, I can help. I'm happy to answer any questions you may have and help you apply.

Name

[<First and Last Name>]

I am a licensed insurance agent/producer contracted with UnitedHealthcare.

Phone

[<1-800-272-2146>]



Did you find this information useful?

If you know someone who might benefit from speaking with me, I'd be happy to help them too. Please give them my name and number.

AARP does not employ or endorse agents, brokers or producers.



Additional Information

AARP endorses the AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company. UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers. AARP does not employ or endorse agents, brokers or producers.

Insured by UnitedHealthcare Insurance Company, Horsham, PA 19044. Policy Form No. GRP 79171 GPS-1 (G-36000-4).

Not connected with or endorsed by the U.S. Government or the federal Medicare program.

This is a solicitation of insurance. A licensed insurance agent/producer may contact you.

THESE PLANS HAVE ELIGIBILITY REQUIREMENTS, EXCLUSIONS AND LIMITATIONS. FOR COSTS AND COMPLETE DETAILS (INCLUDING OUTLINES OF COVERAGE), CALL A LICENSED INSURANCE AGENT/PRODUCER AT [THE NUMBER SHOWN] [1-800-272-2146].

These are additional insured member services apart from the AARP Medicare Supplement Plan benefits, are not insurance programs, are subject to geographical availability and may be discontinued at any time. None of these services should be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. Note that certain services are provided by Affiliates of UnitedHealthcare Insurance Company or other third parties not affiliated with UnitedHealthcare. UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers. Insured by UnitedHealthcare Insurance Company (UnitedHealthcare Insurance Company of New York for New York certificate holders).

*The Nurse HealthLine services are administered by OptumHealth Care Solutions, Inc. **This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.** The information provided through this service is for informational purposes only. The nurses cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. **The service is not an insurance program and may be discontinued at any time.**

[‡]EyeMed Vision Care LLC (EyeMed) is the network administrator of AARP Vision provided by EyeMed. These discounts cannot be combined with any other discounts, promotions, coupons, or vision care plans unless noted herein. All decisions about medications and vision care are between you and your health care provider. Products or services that are reimbursable by federal programs including Medicare and Medicaid are not available on a discounted or complimentary basis. EyeMed pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purposes of AARP and its members.

§Offer valid at participating providers. Eye exam discount applies only to comprehensive eye exams and does not include contact lens exams or fitting. Contact lens purchase requires valid contact lens prescription.

¹Present offer to receive a bonus \$50 off your AARP Vision Discount or best in-store offer when you purchase a frame and progressive lenses. Complete pair required. Frame and lens purchase cannot be combined with any other offers, discounts, past purchases, readers or non-prescription sunglasses. Valid doctor's prescription required and the cost of an eye exam is not included. Eyeglasses priced from \$218.29 to \$2,423.33. Discounts are off tag price. Select brands excluded including: Varilux lenses, and Cartier frames. Void where prohibited. See associate for details. Offer expires 12/31/2020. Code 755453.

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Additional Information (continued)

ThearUSA makes available a network of hearing care providers through which AARP members may access AARP Hearing Program Discounts. All decisions about medications, medical care and hearing care are between you and your health care provider. Products or services that are reimbursable by federal programs including Medicare and Medicaid are not available on a discounted or complimentary basis. HearUSA pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purposes of AARP and its members. HearUSA is not affiliated with AARP or UnitedHealthcare. AARP and UnitedHealthcare do not endorse and are not responsible for the services, products or information provided by this program. You are strongly encouraged to evaluate your own needs. Hearing aid discount from HearUSA is \$100 off already discounted AARP Member pricing for HearUSA hearing aids. Discount only applies to hearing aids in HearUSA pricing levels 1-5 (minimum purchase of \$1,300 hearing aid required to receive discount.) One complimentary hearing screening and other hearing discounts, services or offerings contingent upon purchase of qualifying hearing aids. Complimentary hearing screening only available from HearUSA Network providers.

^{‡‡}AARP® will share only non-identifiable, aggregate information with UnitedHealthcare that is collected through the use of the AARP Staying Sharp Platform. This information may be used by UnitedHealthcare to potentially help develop future programs and services for its insured members. This program offering is not an insurance program, is only offered in certain jurisdictions and may be discontinued at any time. Links are made available so that you will have an opportunity to obtain information from the third party on its website. Links are provided solely as a convenience and not as an endorsement of the content of the third-party site or any products or services offered on that site. UnitedHealthcare Insurance Company is not responsible for the content on any linked site or any link contained in a linked site. UnitedHealthcare does not make any representations regarding the content or accuracy of the materials on such sites. Participation in the brain health assessment is voluntary. Access to this service is subject to your acceptance of Staying Sharp's Terms of Use and AARP's Privacy Policy. Existing Users who have already accepted AARP's Terms of Use and Privacy Policy will not be required to create a new AARP® Online Account, but should refer to the additional Terms of Use regarding AARP Staying Sharp. Your health assessment responses will be kept confidential in accordance with applicable law and will only be used to provide health and wellness recommendations within the AARP Staying Sharp program.

